

Gloria J. Whitfield

41160 Greenspire Drive
Clinton Township, MI 48038

February 25, 2014

Judge Steven W. Rhodes
c/o Clerk of the Court
United States Bankruptcy Court
Eastern District of Michigan
Southern Division
211 W. Fort Street, Suite 1800
Detroit, MI 48226

RE: Case No. 13-53846

Dear Judge Rhodes:

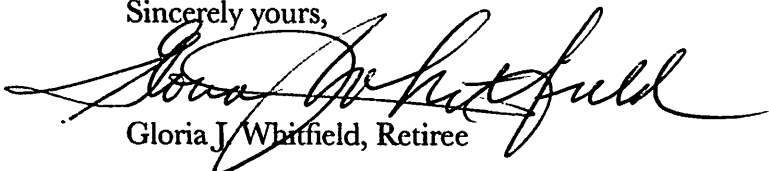
I am writing in reference to the above case. I am a City of Detroit retiree, having worked for the city for 36 years. I faithfully carried out my duties, knowing that when I chose to retire, I would reap the rewards of my labor. I went through many setbacks reaching my goal of earning a college degree, attending school in the evenings, working full time and raising two sons after a divorce.

Now, after retiring, and having based my lifestyle to live within the means afforded me by my pension, I find that it is now in jeopardy. My home still has a mortgage which I am managing with my pension, as well as other amenities. Now I am suddenly faced with a major cut from my source of income, not including the health care costs I now must assume at a higher rate. Must I seek employment at age, 69, to try to make up for the loss in income? Is that a viable option for me? Must I lose my home because of these cuts? I knew there would be a cut to the pension, but not such a drastic one. We are the pawns of mismanagement and should not have to suffer to such extremes.

Judge Rhodes, I ask that you look at this closely before making any decision on the percentage of cuts from our pensions. I have less years left in front of me and do not wish to struggle with ultimate losses through my golden years.

Thank you for taking the time to read my letter. May God bless you in your decision.

Sincerely yours,

A handwritten signature in black ink, appearing to read "Gloria J. Whitfield", written over a horizontal line.

Gloria J. Whitfield, Retiree

City of Detroit